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I hereby certify that this correspondence, and attachments, if any, is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on 6/19/03.


Louella Alabardo

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 08/922,462

First Named Applicant : James R. DeFrancesco

Filing Date : September 3, 1997

Title : AUTOMATED CREDIT APPLICATION SYSTEM

Examiner : Nga B. Nguyen

Art Unit : 3628

Docket No. : 104570-498-NP

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JUN 25 2003

GROUP 3600

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated March 19, 2003, please amend the application as follows;